



**AUDIT OF
DIVISION OF CHILD SUPPORT ENFORCEMENT
TRANSITION TO THE FAMILY SUPPORT PAYMENT CENTER**

**From The Office Of State Auditor
Claire McCaskill**

Action is needed to notify parents that the child support process changed and that some payments may be delayed or different than expected.

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PERFORMANCE AUDIT



Office of
Missouri State Auditor
Claire McCaskill

September 2001
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New child support distribution plan could mean delayed checks and confused recipients

As of July 2001, child support checks are distributed through a centralized state payment center, rather than through circuit court clerks across the state. This audit examined the transition to the new system and found state officials did not ensure that all affected parents were properly notified of the change or that their child support payments may be late or for less amounts.

Wrong addresses on one-third of notification letters

More than 60,000 notices sent in May 2001 about the redirected child support payments did not reach parents due to incorrect addresses. These returned letters prompted auditors to notify the Division of Child Support Enforcement and the State Court's Administrator to take immediate action. In response, the State Court's Administrator received new or corrected addresses for about 10,000 return notices, but the Division has not obtained correct addresses for the remaining 50,000 notices. The Department of Social Services did not react proactively to the returned notices, but relied on parents to contact the payment center if they did not receive a support payment. This non-action shifted the transition burden on to the parents and may cause delayed payments. (See page 3)

Possible reduction in payments not noted in redirect notice

The redirect notices did not explain the changes in computing child support payments that may result in less money for some custodial parents. Division officials said they did not include the reduction explanation due to space on the letter and the previous mailing about the change 18 months prior. The significant change in payment procedures warranted safeguards to make sure parents were fully informed. Eighteen months earlier is not a satisfactory safeguard. Without notification and the ability to plan ahead, the lower payment may cause undue hardship. (See page 5)

Safeguards to keep payments timely may not work

None of the 15 circuit court clerks contacted by auditors had been told by division officials to implement any precautionary safeguards to prevent delayed payments. One safeguard allows clerks to send a second redirect letter when a misdirected support payment is received. However, many clerks contacted were not aware of this possibility. As a result, division officials have little assurance that the safeguards will prevent delayed payments. (See page 7)

YELLOW SHEET

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CLAIRE C. McCASKILL
Missouri State Auditor

Honorable Bob Holden, Governor
and
Kathy Martin, Director
Department of Social Services
Jefferson City, Missouri

The State Auditor's Office audited the Department of Social Services Child Support Enforcement Division's effort to redirect non-welfare child support payments from the circuit courts to the Family Support Payment Center. The objective of our review was to determine whether the Division of Child Support Enforcement adequately planned for the increased volume in child support payments to be made through the Family Support Payment Center.

Notifying parents (both custodial and non-custodial) of this transition is the key element to ensuring that these children continue to receive their intended support without interruption. However, we found that these parents were either not notified or the notice they received did not adequately explain the transition, and parents were not notified of potential changes in the amounts of support checks if the non-custodial parent had obligations to more than one custodial parent.

We recommend that action be taken to ensure that addresses are correct and that parents are properly notified of the transition and possible ramifications of the new procedures.

The audit was conducted in accordance with applicable standards contained in *Government Auditing Standards* issued by the Comptroller General of the United States and included such tests of the procedures and records as were considered appropriate under the circumstances.

Claire McCaskill
State Auditor

June 8, 2001 (fieldwork completion)

The following auditors participated in the preparation of this report:

Director of Audits: William D. Miller, CIA
Assistant Director: Kirk R. Boyer
In-Charge Auditor: Brenda L. Gierke, CPA
Audit Staff: David W. Gregg

RESULTS AND RECOMMENDATIONS

The Division of Child Support Enforcement Faces Problems in Redirecting Some Child Support Payments

On July 1, 2001, the Family Support Payment Center (state payment center)¹ began receiving 128,000 child support payments (referred to as non-IV-D payments) formerly received and distributed by circuit court clerks. The Division of Child Support Enforcement (the division), however, has not taken adequate steps to ensure that payers, recipients, and circuit court clerks understand the resulting changes of this transition:

- ✓ Approximately 60,000 notices sent to custodial and non-custodial parents in May 2001 were returned as undeliverable because the addresses were not correct.
- ✓ Some recipients of child support checks were not notified that the check amounts could be less than what they had been receiving.
- ✓ Safeguards established to prevent delayed checks caused by the transition were not fully implemented. Without further notification and coordination between the Office of State Courts Administrator and the division, checks will be delayed.

In response to the state auditor's letter dated May 31, 2001, addressing these concerns, the State Court Administrator staff immediately began working on updating addresses for those returned notices that the U.S. Postal Service had identified with new addresses. Division officials responded to the same letter that their safeguards would minimize the impact of the errors noted. Based on responses to our follow-up review of these responses, child support payments could be delayed and recipients, payers, and circuit clerks could be confused.

Background

At the end of January 2001, there were approximately 503,000 open welfare and non-welfare child support cases in the state involving at least 657,000 children. According to Federal law (under Title IV-D of the Social Security Act), payers of child support for welfare cases and non-welfare cases where enforcement action has been ordered are required to send payments to the state payment center beginning in 1999. Section 454.530, RSMo 2000, requires payers for all child support cases to redirect their payments to the state payment center beginning July 1, 2001.

Division staff or the circuit court clerks enter child support case information into a computerized case management and tracking system. The computerized record system is maintained by the division and is accessible by all child support enforcement offices and circuit court clerk offices statewide. The Office of State Courts Administrator helped plan and execute the transition and redirect notices since the circuit court clerks maintain and manage non-IV-D case records.

¹ Section 454.530, RSMo 2000, establishes the Family Support Payment Center (the state payment center) as the state's central collection unit and requires child support payments be sent to the state payment center which disburses a check to the custodial parent.

Prior to July 1, non-custodial parents sent child support payments to the circuit court clerks who issued the checks to the custodial parents. The non-custodial parents were provided a billing coupon to submit with their payment to ensure it was properly posted to the database. After July 1, the state will not provide billing coupons to non-custodial parents to submit with their child support payments to the state payment center.

Division officials also visited the Wisconsin Bureau of Child Support to determine how to avoid problems encountered by that state's transition effort. For example, Wisconsin's custodial parents were not advised that future child support checks would look different and some parents discarded checks received from the new source.

On May 10, 2001, the division sent 193,034 redirect notices to inform non-custodial and custodial parents, and employers of the July 2001 transition to the state payment center. The notices informed non-custodial parents, as required by law, of the change in payment procedures and where payments should be sent. Based on awareness of problems encountered by other states, the division also sent letters to custodial parents and employers (in cases of income withholding) to advise them of the redirected collections and payments.

About one-third of the redirect notices mailed to child support clients had incorrect addresses

By the end of May 2001, 60,240 notices had been returned as undeliverable. Because the notices were not delivered, the parents have not received notification that payments are to be made to and distributed from the state payment center. At the time of our audit, no action was taken on the notices that were returned as undeliverable. The Office of the State Courts Administrator advised "for orders where the non-custodial parent is actively paying support through the circuit clerks' offices, circuit clerks have an accurate address for the custodial parent. In these cases, there will be no delay in disbursing the payment due to bad address information."

60,240 parents
did not receive
notice of
changes

In a letter dated May 31, 2001, we notified the Department of Social Services and the Office of State Courts Administrator that immediate action was needed to correct addresses where notices were returned and ensure that the parents were notified of the redirect procedures and services. In response, the State Courts Administrator began taking action on 10,203 returned notices where the U.S. Postal Service provided new address information. The Administrator notified us on July 3, 2001, that 6,316 of these notices were active orders (an obligation to pay support exists) and these notices were re-mailed to the new address.² He also told us that 3,887 of these notices involved inactive orders where no current support obligation exists. No notices were re-mailed for these cases. According to the interim director of the Division of Child Support Enforcement, division staff input incorrect address indicators in the state database, but have not obtained correct addresses for the remaining 50,037 notices. Department of Social Services officials stated immediate action was not necessary to obtain correct addresses and resend the notices. These officials stated the large volume of returned notices was due to the parents'

² A State Court Administrator official told us that 212 cases with active orders have been re-mailed a second time because an updated forwarding address was provided.

failure to abide by the law and notify the state of address changes. Additionally, they stated sufficient safeguards were in place to ensure minimal delays in processing child support checks.

Most circuit court clerks said that timely notification of all parents could:

- Encourage non-custodial parents who are not making regular payments to begin doing so.
- Encourage parents to contact the clerks or the state payment center to correct records such as remarriage to the custodial parent or death of the non-custodial parent, effectively ending the obligation.
- Alleviate a major complaint that parents are not notified of changes.

Most notices that were returned involved open child support cases

Officials responsible for this program provided different reasons to explain why immediate corrective action to notify clients was not necessary. Division officials told us that most of the returned notices with incorrect addresses did not involve either active or regularly paying cases. However, the law does not state this as a condition for not notifying the parents, or provide a valid reason for not notifying custodial parents. Audit results showed that 64 percent of 243 returned notices tested involved open child support cases.³ About one-half of the notices involved child support cases with children under age 18 (or not emancipated), and, of these, 40 percent had at least one payment made since January 2001.

Department of Social Services is missing the opportunity to be proactive

Social Services personnel told us that immediate action was not necessary for correcting bad addresses because of the small number (60,000) of returned notices. Instead, affected parents would have to contact the state payment center when they do not receive their child support payment to notify the division of the correct address. The division is placing the burden of correcting transition problems on the parents instead of being proactive in ensuring children have their support payments on time.

Division
officials place
burden on
families

Social Services personnel cited the successful implementation of the 1999 redirect of IV-D case payments to the state payment center as the basis for not expecting widespread delays for the current redirect. However, division officials told us that they did not document problems, successes or results of the transition in 1999. Division, circuit court and state payment center officials responsible for the 1999 implementation told us there were numerous problems encountered during that redirect. For example, some circuit clerks are still receiving and disbursing child support payments from cases involved in the 1999 redirect. These officials anticipate problems after July 1, 2001, such as:

³ The remaining 36 percent were technically open cases, but had case closure requested or were for spousal support only.

- Redirect notices being sent to incorrect addresses resulting in non-custodial and custodial parents not receiving timely notification of the change (this has already occurred during the current redirect of non-IV-D case payments).
- Child support payments not being forwarded by circuit court clerks to the state payment center in a timely manner, which could cause up to a 2-month delay in sending child support checks to custodial parents.
- Child support checks being sent to incorrect addresses for the custodial parents causing the checks to be returned as undeliverable.
- Reduced amounts of child support being received by custodial parents because of prorated distributions.

Division officials mistakenly believed they could not use computer system to search for current address information

Division officials stated that since the computer system is federally funded they are prohibited from using it for non-IV-D cases. However, federal officials with the Office of Child Support Enforcement told us that state child support officials could use the computer system for any activity since the state has control over the data and the system. The Code of Federal Regulations does not prevent using the computer system for this purpose.

Case data for non-IV-D cases is on the system and it has been used in the past for case management information, receipt and collection records, payment history, and check issuance. Checks with incorrect addresses that are returned to the state payment center will be voided, and the monies will be put on hold until the custodial parent's correct address is obtained. The computer system can be used to obtain new addresses and to update records of active child support cases.

The division is creating a new unit dedicated to providing assistance to these non-IV-D cases

The interim division director stated that he was establishing a new unit to address issues with the new cases coming from the clerks. The unit, which became operational in July 2001, is staffed with a supervisor and five staff. One responsibility is to purify incorrect or missing addresses and provide general assistance to these clients. The division has not established a timeframe for this unit to correct the addresses and resend the necessary notices. This unit could alleviate some of the problems noted.

Redirect notices did not adequately explain that child support payments might change

Division officials stated that it is important to notify custodial parents of the payment redirect to avoid problems that occurred in other states. The notice advised custodial parents that the non-custodial parent would send the child support payments to the state payment center after July 1, 2001, and child support checks would come from the state payment center. The notice also

Support checks may be less than expected

provided the name, address and toll free telephone numbers for the state payment center if they had questions about the redirect notice. The notice did not explain that child support payments would be computed differently and may result in reduced amounts of money for some custodial parents. *(See Appendix II, page 14, for a copy of the redirect notice to custodial parents.)*

Custodial parents may receive less money than they previously received if the non-custodial parent had neglected payment obligations to other custodial parents. Prior to July 1, 2001, circuit court clerks posted child support payments from all sources to a specific case, and checks were issued to the custodial parent on that case. After July 1, 2001, if the non-custodial parent has an obligation of support to more than one custodial parent, and payments are received through income withholding, the state payment center will prorate the payment to all open cases for which the non-custodial parent has a current monthly obligation. Without notification and the ability to plan ahead, this may cause some parents an undue hardship. The State Courts Administrator stated “the cases that converted to centralized collections on July 1, 2001, were mainly cases where the non-custodial parent was paying support (not through wage withholding). ...the number of wage withholding cases that transitioned to centralized collections July 1 was minimal and, consequently, the cases on which child support is distributed differently are minimal.”

Division officials stated that they did not explain the possible reduction in child support payments in the redirect notice because of space constraints on the notice, and the complexity of the explanation. They also stated that this issue was previously addressed in a general information pamphlet mailed in the fall of 1999—18 months prior to the current redirect of payments. Neither of these explanations is a satisfactory reason for not fully disclosing possible ramifications in the payment redirect notifications. The change in payment procedures was significant enough to take the space necessary to ensure the payers and recipients were fully informed of the change. The pamphlet that was delivered 18 months earlier is not a satisfactory safeguard. One of the reasons given for not sending the notices of redirect out earlier than 2 months prior to implementation date was that recipients of the notices would not remember the information. Therefore, officials have acknowledged that 18 months would not be a beneficial timeframe to expect recipients to remember information.

Inadequate notices increased the number of telephone calls received by the state payment center

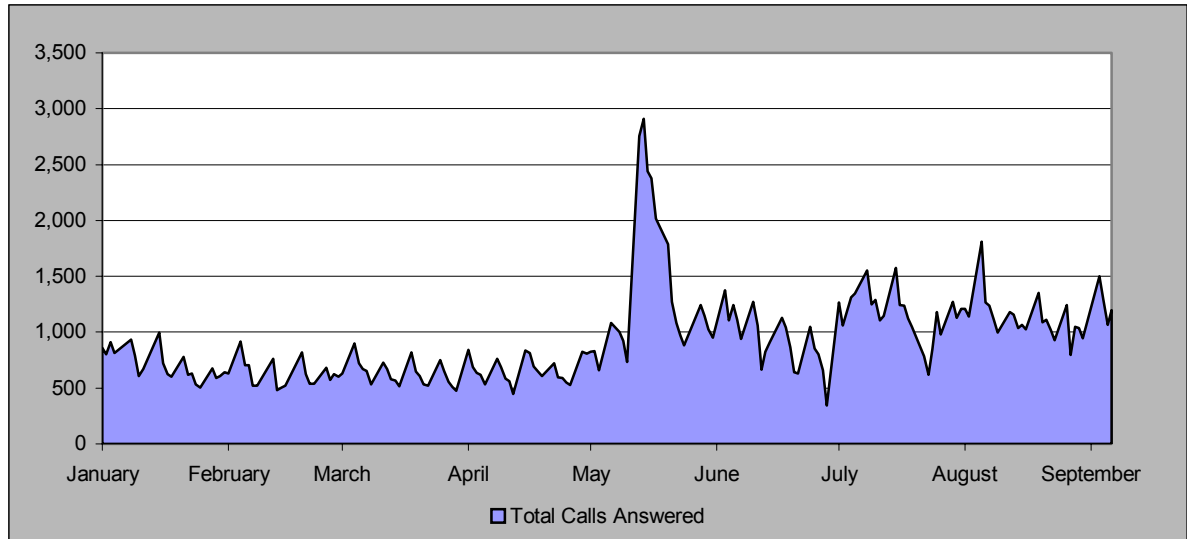
Because the notice did not adequately explain the change, custodial and non-custodial parents have no other option but to contact the state payment center or the circuit clerk. The volume of telephone calls from parents increased significantly after the redirect notices were mailed.

Complaints
increased
more than
100%

Total calls to the state payment center nearly doubled during the 4 months after the notices were mailed. As shown in chart 1.1, the volume of calls answered by the state payment center increased from an average of 675 per day prior to the time the notices were mailed in May to over 1,181 per day after the notices were mailed. Due to the overwhelming number of calls coming in, the state payment center answered 85 percent of the calls, or an average of 1,181 calls per day. It is possible that not all of the calls

received were due to the redirect notices, but the spike in the number of calls indicates that the redirect notices were a major reason for the increased calls.

Chart 1.1: Volume of Telephone Calls Answered by the Family Support Payment Center Between January 2 and September 9, 2001



Source: Family Support Payment Center

The division has not implemented adequate safeguards to avoid delayed payments.

Division officials do not anticipate lengthy, widespread delays in payments as a result of the redirect phase. They cite several safeguards to help ensure an orderly transition to the state payment center.

Department of Social Services officials stated the division has encouraged circuit court clerks to avoid delays in payment processing if they receive support payments after July 1, 2001, by implementing the following procedures:

Delay of payments could occur

- The automated system will permit circuit court clerks to continue to post payments and issue checks to custodial parents after July 1, 2001.
- The automated system will permit circuit court clerks to issue a second redirect notice when a misdirected support payment is received.
- Circuit court clerks can send misdirected payments to the state payment centers using self-addressed envelopes.

Audit tests show that safeguards may not work as envisioned

None of the 15 circuit court clerks that we contacted, which included the metropolitan areas of St. Louis and Kansas City, had been instructed by the division to implement any precautionary safeguards in the event of anticipated or unanticipated problems. Also, many clerks we contacted said they were not aware that they could access the automated

system to send a second redirect notice. The Office of the State Courts Administrator provided evidence that the circuit clerks had been notified by e-mail 2 months earlier on procedures for generating follow-up redirect notices. However, the clerks have been instructed by the State Courts Administrator not to post any payments or issue checks to custodial parents after July 1, 2001. The clerks have received the self-addressed envelopes, but the division has not advised them of any procedures to prevent future misdirected child support payments.

The division has also removed a previously used safeguard to ensure proper and timely processing of non-IV-D child support payments. Prior to July 1, 2001, the division provided non-custodial parents with coupons containing account information, which was returned with their child support payments. Division officials told us that after July 1, 2001, the coupons would no longer be used. Officials stated that state law does not require providing coupons and ending their use would save the state money. On the other hand, Wisconsin officials told us that the use of coupons by both non-custodial parents and employers is absolutely necessary to ensure that child support payments sent to a state payment center are processed properly and timely. By discontinuing the use of coupons, the division is disregarding the practical value of a previously used safeguard for proper payment processing and creating the possibility for significant problems when payments cannot be processed properly or timely because of insufficient case information.

Conclusions

Division personnel have not taken adequate steps to prevent problems or ensure that all non-IV-D custodial parents will receive their child support payments in a timely manner. They have not ensured that all parents affected by this change in procedures have been notified. Even when notified, custodial parents have not been fully notified that their child support payments may be late or for less amounts. The division recently began addressing potential problems by creating a unit to help parents during the transition period. However, management was aware of potential problems but delayed taking necessary corrective action.

The circuit court clerks statewide will be left to address problems as best they can without any standardized guidance from the division. The division has little assurance that safeguards have been adequately implemented statewide to prevent delays in child support payments. In addition, the division does not plan to provide custodial parents with payment coupons that contain case information, which will help ensure the proper and timely processing of child support checks. As a result, the children that this program is designed to serve may not receive their support payments in a timely manner.

Recommendations

We recommend that the Director of the Department of Social Services:

- 1.1 Ensure that all addresses for active child support cases are corrected and all parents are notified of the redirect procedures.

- 1.2 Ensure that all custodial parents are notified that child support payments could be late and that some may be reduced under certain circumstances.
- 1.3 Provide circuit court clerks detailed procedures to facilitate the transition to the state payment center.
- 1.4 Provide non-custodial parents with payment coupons to help ensure the state payment center properly and timely processes child support checks.

Office of State Courts Administrator Response

Thank you for the opportunity to review the draft report of the Division of Child Support Enforcement (DCSE) Transition to the State Payment Center. Please use the following as the response from the Office of State Courts Administrator (OSCA) on the final page of the report of the Division of Child Support Enforcement Transition to the State Payment Center.

The transition of child support collections from the circuit clerks to the central collection system was planned well in advance by DCSE with assistance from OSCA staff and the Clerk Partnership Committee. Every effort was made during that planning process to ensure that the transition would occur with minimal disruption of payments to custodial parents. The Circuit Clerks were provided instructions by this office for handling child support matters post July 1, 2001, some two months in advance of the transition. We concur with the Department of Social Services that an examination of the transition process in the middle of the transition itself yields little accurate information on the effectiveness of the process. Indeed, the report contains questionable assumptions regarding planning, coordination and the role of each entity in the transition process that demonstrates a lack of understanding of the transition. For example, the report assumes there is poor coordination between OSCA and the division that will produce a delay in the mailing of checks. Yet the evidence indicates that (1) clerks receiving payments are timely forwarding those payments, and (2) in the overwhelming majority of cases, checks are being sent to custodial parents as expeditiously as possible.

We appreciate the opportunity to respond to the report. If you have any questions, please let me know.

Department of Social Services Response

The Audit Report identified several areas of concern with the planning leading up to the transition. We feel our planning process was excellent and believe it is premature to evaluate the transition. The transition continues, and we will all know within a short period of time the degree of success achieved. Therefore, I suggest that we pause at this time and plan to revisit this issue in October by which time we will both be able to determine the merit of the findings contained in the draft report. During this time, DCSE will continue to monitor the progress of the transition.

State Auditor Comments

We agree that it is reasonable to allow more time for the transition to progress, and the department has set a reasonable timeframe. We will follow-up on the transition by October to ensure that our concerns regarding notification to clerks and custodial parents, and the need for coupons have been properly addressed.

Both the Director of the Department of Social Services and the State Courts Administrator provided comments on a draft of this report, which were incorporated as appropriate.

OBJECTIVE, SCOPE AND METHODOLOGY

Objective and Scope

The objective of the audit was to determine whether the Division of Child Support Enforcement (the division) adequately planned for the increase in volume of child support payments to be made through the state payment center.

Methodology

To assess the transition of payments and disbursements to the state payment center, we:

- Sampled redirect notices that were returned by the U.S. Postal Service as undeliverable due to incorrect addresses. On May 23, 2001, we selected 243 returned notices to test from an estimated 15,000 that had been returned prior to that date. Table I.1 shows the results of our test.
- Accessed the Missouri Automated Child Support System (the database) of child support records to obtain case status information.
- Reviewed applicable state statutes and planning documentation provided by the division for redirecting non-welfare child support payments to the state payment center.
- Interviewed officials and personnel responsible for these procedures in the division, the Office of State Court Administrator (the courts), and the Family Support Payment Center (the state payment center).
- Contacted 15 selected circuit court clerks to determine whether procedures and safeguards were implemented. Specifically, we asked whether they were aware of the instructions division officials said were provided, and if they were aware of any safeguards.¹
- Contacted the federal Office of Child Support Enforcement to determine if federal regulations prohibit the state from using the computer system to obtain current addresses.
- Contacted officials from selected states—Illinois, Kansas, and Wisconsin—to determine what, if any, problems they encountered during their redirect transitions to a state payment center for non-welfare cases.

¹ Circuit clerks from the following jurisdictions were contacted: Counties of Andrew, Boone, Cape Girardeau, Clay, Gentry, Greene, Jackson, Jasper, New Madrid, Pike, Polk, Ralls, Shelby, St. Charles and the city of St. Louis.

APPENDIX I

Table I.1: Sample of Notices Returned As Undeliverable

Classification of Cases in Sample	Number of Cases by Classification	Percent of Sample	Cases with Children Under 18	Child Support Cases with Payment Since January 2001
Case closure requested ¹	57	24	43	0
Spousal support only ²	30	12	0	0
Obligation, children not emancipated ³	123	51	123	49
Obligation, children emancipated ⁴	25	10	0	3
Obligation, insufficient information ⁵	8	3	unknown	0
Total cases selected to test	243	100	166	52

Notes:

¹ Computer records indicate that the custodial parent has requested case closure.

² Cases did not involve support for dependent children.

³ Child support cases having children whose birth date is after May 1, 1983, and will be immediately affected by the redirect of payments.

⁴ Child support cases having children whose birth date is before May 1, 1983, and will not be affected by the redirect of payments.

⁵ Child support cases on which the children's birth date was not recorded on the computer records and the effect of the redirect of payments cannot be determined.

Source: SAO analysis of cases in the database

Our detailed analysis focused on identifying open child support cases where the dependents are not emancipated², where there is a current obligation for support, and if any payments have been received since January 1, 2001.

At the close of business on May 22, 2001, there were approximately 15,000 returned notices stored in mail trays at the Office of State Courts Administrator. To ensure that we tested returned notices for clients across the state, we selected notices from each of the trays of returned notices on hand. Redirect notices continued to be returned as undeliverable in June and totaled over 60,000.

To further analyze the returned notices, we selected notices that had new addresses provided by the post office and those not having a new, or forwarding, address provided. We accessed the computer system containing all case information for each of the 243 cases selected to test. We tested for: open or closed cases, child support or spousal support payments, dependents' birth dates and payment history.

The division, the state payment center and the courts were involved in the planning and execution of the redirect of child support payments to central collections. The division provided documentation of decisions made and procedures used for the redirect project and the payment center provided documentation of customer service calls related to the redirect. Officials of the

² State law requires child support be paid until the child reaches age 18, or age 22 if attending college. Evidence of attending college is not maintained on the computerized records; therefore, we conservatively presumed that none of the dependents age 18 or over were attending college.

APPENDIX I

division, the Office of State Courts Administrator and the state payment center provided interviews and information related to their respective roles in the redirect project. We contacted 15 circuit court clerks in the state and obtained information regarding instructions they were given, procedures they will follow and what safeguards they have been advised to put into place.

APPENDIX II

EXAMPLE OF REDIRECT NOTICE

JEFFERSON COUNTY
c/o OSCA - Child Support
P.O. Box 104480
Jefferson City, MO 65110

05-08-2001

Name
Street Address
City and State

CUSTODIAL PARENT/CUSTODIAN REDIRECT NOTICE

RE:

This notice is to advise you of a change in Missouri law (Sections 454.530-454.560, RSMo) regarding where noncustodial parents send child and spousal support payments. Effective July 1, 2001, the noncustodial parent named above is required to send payments to the Family Support Payment Center. If you need to contact the Family Support Payment Center, please use the following address:

**Family Support Payment Center
PO Box 109003
Jefferson City, MO 65110-9003**

If you have questions regarding this redirect notice, call 1-888-761-3665. To access the automated payment information line, call 1-800-225-0530 and have your case number (shown above) available

If we have the noncustodial parent's home address, we have notified the noncustodial parent and his/her employer (if income is being withheld for support) of this change.

Payments made on the above order will be sent to you by the Family Support Payment Center.

This notice applies only to the above-identified order. If you are due support under another order, you will receive a separate notice if payments for that order are redirected to the Family Support Payment Center due to the change in law.

Please contact the circuit clerk in the county where your order is filed for case questions or address updates.

Direct Deposit Now Available Avoid Mail Delays and Lost or Stolen Checks

Take advantage of direct deposit. Payments are deposited directly into your bank account with no delays for mail and no check to cash or lose. You may obtain information and print the direct deposit application from the Division of Child Support Enforcement's website at www.DSS.STATE.MO.US/CSE or you may call the toll-free payment information number shown above or write to the Family Support Payment Center to sign up for direct deposit. **Direct deposit is safe and convenient.**

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